

In re:
Joshua E. Roberts
Jennifer I Roberts
Debtors

Case No. 15-18534-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 07, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Joshua E. Roberts, Jennifer I Roberts, 4048 Trails Way East, Doylestown, PA 18902-6905
13725163	+ HSBC Bank USA , NA, Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
13640083	+ Infiniti Financial Services, Bankruptcy Department, P.O.Box 660366, Dallas, TX 75266-0366
13774544	+ Jeffrey C. McCullough, Esquire, 16 North Franklin Street, Suite 300, Doylestown, PA 18901-3556
13658640	Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 08 2021 02:18:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 08 2021 02:17:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14187817	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	May 08 2021 02:16:00	United Student Aid Funds, Inc. (USAF), PO Box 8961, Madison WI 53708-8961
13669292	+ Email/Text: bncmail@w-legal.com	May 08 2021 02:17:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13651101	EDI: CAPITALONE.COM	May 08 2021 03:13:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13725397	+ Email/Text: Bankruptcy.RI@Citizensbank.com	May 08 2021 02:16:00	Citizens Bank of Pennsylvania,NA, c/o Charles M. Koutsogiane, One Citizens Drive, Managed Assets ROP30B, Riverside RI 02915-3026
13715683	EDI: ECMC.COM	May 08 2021 03:13:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
13640084	EDI: IRS.COM	May 08 2021 03:13:00	Internal Revenue Service, P.O.Box 7346, Philadelphia, PA 19101-7346
13662774	Email/PDF: resurgentbknofications@resurgent.com	May 08 2021 02:19:57	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13673635	EDI: PRA.COM	May 08 2021 03:13:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13648346	EDI: PENNDEPTREV	May 08 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
13648346	Email/Text: RVSVCBICNOTICE1@state.pa.us		

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May 08 2021 02:17:00

Pennsylvania Department of Revenue, Bankruptcy
Division PO Box 280946, Harrisburg, PA
17128-0946

13723327

EDI: WFFC.COM

May 08 2021 03:13:00

Wells Fargo Bank, N.A., 1 Home Campus
X2303-01A, Des Moines, IA 50328-0001

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2021 at the address(es) listed below:

Name	Email Address
DENISE A. KUHN	on behalf of Creditor Commonwealth of PA Dept of Revenue dkuhn@attorneygeneral.gov
JEFFREY C. MCCULLOUGH	on behalf of Plaintiff Jennifer I Roberts jeffmccullough@bondmccullough.com lchung@bondmccullough.com
JEFFREY C. MCCULLOUGH	on behalf of Joint Debtor Jennifer I Roberts jeffmccullough@bondmccullough.com lchung@bondmccullough.com
JEFFREY C. MCCULLOUGH	on behalf of Plaintiff Joshua E. Roberts jeffmccullough@bondmccullough.com lchung@bondmccullough.com
JEFFREY C. MCCULLOUGH	on behalf of Debtor Joshua E. Roberts jeffmccullough@bondmccullough.com lchung@bondmccullough.com
KEVIN G. MCDONALD	on behalf of Creditor HSBC Bank USA National Association as Trustee for Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, MANA Series 2007-AF1 bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor HSBC Bank USA National Association as Trustee for Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, MANA Series 2007-AF1 bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaeef@gmail.com
WILLIAM C. MILLER, Esq.	

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ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 11

Information to identify the case:

Debtor 1	<u>Joshua E. Roberts</u>	Social Security number or ITIN	xxx-xx-6586
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Jennifer I Roberts</u>	Social Security number or ITIN	xxx-xx-9787
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-18534-mdc			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joshua E. Roberts

Jennifer I Roberts

5/6/21

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.